

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WILLIAM H. MINNEY
TAMMY J. MINNEY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:13-20820 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 22, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/27/2013 and confirmed on 4/25/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		135,768.97
Less Refunds to Debtor	1,744.62	
TOTAL AMOUNT OF PLAN FUND		134,024.35

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	8,839.11	
Trustee Fee	5,239.98	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,079.09

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	HSBC BANK**	0.00	0.00	0.00	0.00
	Acct: 1688				
	HSBC BANK**	4,107.95	4,107.95	0.00	4,107.95
	Acct: 1688				
	HSBC BANK**	0.00	74,486.12	0.00	74,486.12
	Acct: 1688				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: 4436				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: 4436				
	CHARTIERS TOWNSHIP (H & L TAX)	391.85	391.85	0.00	391.85
	Acct: 0089				
	TEBO FINANCIAL SERVICES*	7,920.94	7,920.94	1,659.94	9,580.88
	Acct: 2595				
	PHFA(*)	1,924.11	1,924.11	201.53	2,125.64
	Acct: 8810				
					90,692.44

Priority					
	SCOTT R LOWDEN ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM H. MINNEY	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM H. MINNEY	1,744.62	1,744.62	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	2,700.00	2,700.00	0.00	0.00
	Acct:				
	DAVID A RICE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	1,000.00	1,000.00	0.00	0.00
	Acct:				
	SCOTT R LOWDEN ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	4,096.37	4,096.37	0.00	0.00

13-20820 JAD

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-16				
	RICE AND ASSOCIATES	1,042.74	1,042.74	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0-18				
	DOMESTIC RELATIONS OBLIGATION	0.00	0.00	0.00	0.00
	Acct:				
	DOMESTIC RELATIONS OBLIGATION	0.00	0.00	0.00	0.00
	Acct: ?				
	INTERNAL REVENUE SERVICE*	13,804.20	13,804.20	0.00	13,804.20
	Acct: XXXXX8236				
	CHARTIERS-HOUSTON SD & CHARTIERS	1,551.54	1,551.54	0.00	1,551.54
	Acct: XXXXX7-08				
	EQUITABLE GAS CO(*)	0.00	4,455.92	0.00	4,455.92
	Acct: XXXXXXXXXX3203				
	CONSUMER PORTFOLIO SVCS/CPS	0.00	6,783.26	0.00	6,783.26
	Acct: 0293				
					26,594.92
Unsecured					
	VERIZON/SCCR GTE/AFNI**++	0.00	0.00	0.00	0.00
	Acct: XXXXXX8358				
	ECMC(*)	52,704.23	2,130.09	0.00	2,130.09
	Acct: 8236				
	UPP - UNIVERSITY OF PITTSBURGH PHY	97.00	3.92	0.00	3.92
	Acct: 8236				
	ENHANCED RECOVERY CORP++	0.00	0.00	0.00	0.00
	Acct: XXXX7147				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: XXXXX7782				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: XXXX1003				
	PRECISION RECOVERY ANALYTICS INC	0.00	0.00	0.00	0.00
	Acct: 2354				
	INTERNAL REVENUE SERVICE*	5,028.82	203.24	0.00	203.24
	Acct: 4436				
	QUANTUM3 GROUP LLC AGNT - GALAXY	0.00	0.00	0.00	0.00
	Acct: 9001				
	ELITE RECOVERY ACQUISITIONS LLC (E	0.00	0.00	0.00	0.00
	Acct: 5133				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 5846				
	QUANTUM3 GROUP LLC AGNT - COLLINS	0.00	0.00	0.00	0.00
	Acct: 3523				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 8917				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 6870				
	US DEPARTMENT OF EDUCATION**	7,933.71	320.65	0.00	320.65
	Acct: 4436				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	STEVEN K EISENBERG ESQ*	0.00	0.00	0.00	0.00
	Acct:				
					2,657.90
TOTAL PAID TO CREDITORS					119,945.26

TOTAL	
CLAIMED	15,355.74
PRIORITY	14,344.85
SECURED	65,763.76

Date: 06/22/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM H. MINNEY
TAMMY J. MINNEY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:13-20820 JAD

Chapter 13

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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
William H. Minney
Tammy J. Minney
DebtorsCase No. 13-20820-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: skoz
Form ID: pdf900Page 1 of 2
Total Noticed: 33

Date Rcvd: Jun 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2018.

db/jdb
cr +William H. Minney, Tammy J. Minney, 237 Valley Road, Canonsburg, PA 15317-9524
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

cr +OCWEN LOAN SERVICING, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, Pa 18976-3400

cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,
Pittsburgh, PA 15212-5860

cr +Southern Auto, 6700 N. Andrews Ave., Ste 500, Ft. Lauderdale, FL 33309-2199

13578417 +Am Std Asst, 100 Cambridge St., Suite 1600, Boston, MA 02114-2518

13578419 +Cb Accts Inc / UPP univ of PGH, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321

13613699 +Char-Houston Sch. Dist./Chartiers Twp., c/o PA Municipal Service Co.,
336 Delaware Ave., Dept. W-12, Oakmont, PA 15139-2138

13709510 +Chartiers Twp. Hydrant & Light, c/o PAMS, 336 Delaware Ave., Oakmont, PA 15139-2138

13578420 +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705

13578421 +Domestic Relations, 29 West Cherry Ave, Suite 311, Washington, PA 15301-6807

13657910 +ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

13937588 +HSBC Bank USA, National Association, as, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412

13578424 +Nco Fin /99 / Progressive Insurance, Po Box 15636, Wilmington, DE 19850-5636

13578425 +Nco Fin/55 / UPMC St. Margaret, Pob 15270, Wilmington, DE 19850-5270

13914841 +OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 24605,
WEST PALM BEACH, FLORIDA 33416-4605

13659018 +UPP-University of Pittsburgh, c/o Convergent Healthcare Recoveries, PO Box 1289,
Peoria, IL 61654-1289

13696991 +US Department of Education, PO BOX 16448, St Paul MN 55116-0448

13578427 +USA, 411 7th Avenue, 5th Floor, Pittsburgh, PA 15219-1919

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13578416 +E-mail/Text: EBNProcessing@afni.com Jun 26 2018 02:12:56 Afni, Inc. / Verizon,
Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097

13578418 +E-mail/Text: bankruptcy@tebofinancial.com Jun 26 2018 02:11:51 Atlantic Fin,
4801 Dressler Rd. Nw, Suite 194, Canton, OH 44718-3667

14262034 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 26 2018 02:13:02
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071

14254043 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 26 2018 02:13:02
Consumer Portfolio Services, Inc., P.O. Box 98705, Phoenix, AZ 85038-0705

13578422 +E-mail/Text: bknotice@ercbpo.com Jun 26 2018 02:12:51 Enhanced Recovery / Dish Network,
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

13578423 +E-mail/Text: cio.bncmail@irs.gov Jun 26 2018 02:11:41 Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346

13650884 E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 26 2018 02:13:05 Jefferson Capital Systems LLC,
PO BOX 7999, SAINT CLOUD MN 56302-9617

13668050 E-mail/PDF: resurgentbknofications@resurgent.com Jun 26 2018 02:17:36
LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,
Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13591136 E-mail/Text: blegal@phfa.org Jun 26 2018 02:12:45 PHFA/HEMAP, 211 NORTH FRONT ST,
PO BOX 8029, HARRISBURG, PA 17105

13582191 +E-mail/Text: bankruptcy@cavps.com Jun 26 2018 02:13:12 Precision Recovery Analytics, Inc,
c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13623903 E-mail/Text: bnc-quantum@quantum3group.com Jun 26 2018 02:12:14
Quantum3 Group LLC as agent for, Elite Recovery Acquisitions LLC, PO Box 788,
Kirkland, WA 98083-0788

13656615 E-mail/Text: bnc-quantum@quantum3group.com Jun 26 2018 02:12:14
Quantum3 Group LLC as agent for, Collins Asset Group, PO Box 788,
Kirkland, WA 98083-0788

13623902 E-mail/Text: bnc-quantum@quantum3group.com Jun 26 2018 02:12:14
Quantum3 Group LLC as agent for, Galaxy Asset Purchasing LLC, PO Box 788,
Kirkland, WA 98083-0788

13584335 +E-mail/Text: bankruptcy@tebofinancial.com Jun 26 2018 02:11:51 TEBO FINANCIAL SERVICES,
4801 DRESSLER RD. NW, SUITE 194, CANTON, OHIO 44718-3667

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC Bank USA, National Association, as Trustee of
cr Select Portfolio Servicing Inc. as servicing agent
13578426 PA Housing Fin. Agency, 2101 North Front Street
13613698* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0315-2

User: skoz
Form ID: pdf900

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jun 25, 2018

cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 3, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor HSBC Bank USA, National Association, as Trustee of the First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4 andygornall@latouflawfirm.com
Danielle Boyle-Ebersole on behalf of Creditor HSBC Bank USA, National Association, as Trustee of the First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4 debersole@hoflawgroup.com, bbleming@hoflawgroup.com
Danielle Boyle-Ebersole on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for HSBC Bank USA, National Association, as Trustee for First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 debersole@hoflawgroup.com, bbleming@hoflawgroup.com
David A. Rice on behalf of Joint Debtor Tammy J. Minney ricelawl@verizon.net, lowdenscott@gmail.com
David A. Rice on behalf of Debtor William H. Minney ricelawl@verizon.net, lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor HSBC Bank USA, National Association, as Trustee of the First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4 bkgroup@kmlawgroup.com
Leslie J. Rase, Esq. on behalf of Creditor OCWEN LOAN SERVICING, LLC lrased@sterneisenberg.com, ddelvechchio@sterneisenberg.com;dbogucki@sterneisenberg.com
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for HSBC Bank USA, National Association, as Trustee for First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Scott R. Lowden on behalf of Debtor William H. Minney niclowlgl@comcast.net
Scott R. Lowden on behalf of Joint Debtor Tammy J. Minney niclowlgl@comcast.net
TOTAL: 14